

Claims

- [c1] 1. An automated computer-implemented apparatus for determining the personal qualified dividend income (QDI) of one or more investors for a selected time frame resulting from mutual fund dividend distributions made to accounts of the investors from one or more mutual funds, the apparatus comprising:
- (a) a first database that stores account transaction history data of the investors for each of the mutual funds;
 - (b) a second database that stores dividend distribution information for each of the mutual funds and information indicating what percentage of dividend distributions of each of the mutual funds are QDI; and
 - (c) a QDI calculation engine which receives and processes the account transaction history data, the dividend distribution information, and the percentage of mutual fund dividend distributions that are QDI from the first and second databases to automatically determine the personal QDI for a selected time frame for one or more of the investors, the account transaction history data being used to provide transaction

data for a specific investor and to determine whether holding period requirements are met for a specific investor.

- [c2] 2. The apparatus of claim 1 further comprising:
- (d) a user interface for allowing an investor to communicate via a communication medium with the QDI calculation engine to initiate a request for a personal QDI calculation to be performed for a selected time frame and for one or more selected accounts, wherein the QDI calculation engine automatically performs the determination of the personal QDI for the one or more selected accounts upon receiving a request from the user interface.
- [c3] 3. The apparatus of claim 2 wherein the user interface is a web browser and the communication medium is the Internet.
- [c4] 4. The apparatus of claim 1 further comprising:
- (d) a third database that stores account type information for the accounts of the investors for each of the mutual funds, wherein the QDI calculation engine receives the account type information from the third database and determines the personal QDI only for selected types of accounts.

- [c5] 5. The apparatus of claim 1 wherein the dividend information includes dividend distribution frequency and dividend amount per share information.
- [c6] 6. The apparatus of claim 1 wherein the selected time frame is a calendar year.
- [c7] 7. The apparatus of claim 1 wherein the QDI calculation engine uses a first in first out (FIFO) redemption methodology to make the holding period determination.
- [c8] 8. The apparatus of claim 1 wherein the first database and the second database are subparts of the same database.
- [c9] 9. An automated computer-implemented method of determining the personal qualified dividend income (QDI) of one or more investors for a selected time frame resulting from mutual fund dividend distributions made to accounts of the investors from one or more mutual funds, the method comprising:
- (a) providing a first database that stores account transaction history data of the investors for each of the mutual funds;
 - (b) providing a second database that stores dividend distribution information for each of the mutual funds and information indicating what percentage of divi-

dividend distributions of each of the mutual funds are QDI; and

(c) automatically determining the personal QDI for a selected time frame for one or more of the investors using a QDI calculation engine which receives and processes the account transaction history data, the dividend distribution information, and the percentage of mutual fund dividend distributions that are QDI from the first and second databases, the account transaction history data being used to provide transaction data for a specific investor and to determine whether holding period requirements are met for a specific investor.

[c10] 10. The method of claim 9 further comprising:

(d) an investor communicating with the QDI calculation engine over a communication medium via a user interface to initiate a request for a personal QDI calculation to be performed for a selected time frame and for one or more selected accounts, wherein the QDI calculation engine automatically performs the determination of the personal QDI for the one or more selected accounts upon receiving a request from the user interface.

[c11] 11. The method of claim 10 wherein the user interface is a web browser and the communication medium is the In-

ternet.

- [c12] 12. The method of claim 9 further comprising:
 - (d) providing a third database that stores account type information for the accounts of the investors for each of the mutual funds, wherein the QDI calculation engine receives the account type information from the third database and determines the personal QDI only for selected types of accounts.
- [c13] 13. The method of claim 9 wherein the dividend information includes dividend distribution frequency and dividend amount per share information.
- [c14] 14. The method of claim 9 wherein the selected time frame is a calendar year.
- [c15] 15. The method of claim 9 wherein the QDI calculation engine uses a first in first out (FIFO) redemption methodology to make the holding period determination.
- [c16] 16. The method of claim 9 wherein the first database and the second database are subparts of the same database.
- [c17] 17. A computer-implemented method of automatically providing personal qualified dividend income (QDI) information to a mutual fund investor, the investor having

one or more accounts in one or more mutual funds that declare dividend distributions, the method comprising:

- (a) an investor inputting via a user interface:
 - (i) an indication of which accounts the personal QDI information is desired, and
 - (ii) a time frame for which the personal QDI information is desired;
- (b) providing a first database that stores account transaction history data of the mutual fund investor for each of the mutual funds held by the investor, and a second database that stores dividend distribution information for each of the mutual funds held by the investor and information indicating what percentage of dividend distributions of each of the mutual funds held by the investor are QDI;
- (c) automatically determining the personal QDI for the indicated accounts and time frame by using a QDI calculation engine which receives and processes the investor inputs, the account transaction history data, the dividend distribution information, and the percentage of mutual fund dividend distributions that are QDI from the first and second databases, the account transaction history data being used to provide transaction data for an investor and to determine whether holding period requirements are met

for a specific investor; and

(d) automatically providing personal QDI information for the investor from the determined personal QDI.

[c18] 18. The method of claim 17 wherein the inputted time frame is a previous year's income, and the personal QDI information includes for each account:

(i) total ordinary dividends from Form 1099-DIV for the previous year,

(ii) qualified dividends from Form 1099-DIV for the previous year, and

(iii) personal QDI amount for the previous year.

[c19] 19. The method of claim 17 wherein the inputted time frame is an inputted number of days for the current year, and the personal QDI information includes for each account:

(i) total ordinary dividends paid to date for the current year, and

(ii) estimated personal QDI amount to date for the current year.

[c20] 20. The method of claim 17 further comprising:

(e) providing a third database that stores account type information for the accounts of the investors for each of the mutual funds, wherein the QDI calculation engine receives the account type information

from the third database, the account type information being used to indicate on the user interface which accounts are eligible for the personal QDI information.

[c21] 21. The method of claim 17 wherein the first database and the second database are subparts of the same database.

[c22] 22. A computer-implemented method of automatically generating personal qualified dividend income (QDI) information for selected mutual fund investors, each investor having one or more accounts in one or more mutual funds that declare dividend distributions, the method comprising:

- (a) automatically identifying mutual fund investors who are recipients of a Form 1099-DIV for at least one mutual fund, the Form 1099-DIV including the QDI for each of the mutual funds that are eligible for QDI;

- (b) automatically performing a personal QDI calculation for each of the recipients;

- (c) automatically comparing the personal QDI and the QDI on the Form 1099-DIV; and

- (d) generating personal QDI information for only the mutual fund investors that have personal QDI that is less than the QDI on the Form 1099-DIV.

[c23] The method of claim 22 wherein step (b) is performed by:

- (i) providing a first database that stores account transaction history data of the mutual fund investors for each of the mutual funds;
- (ii) providing a second database that stores dividend distribution information for each of the mutual funds and information indicating what percentage of dividend distributions of each of the mutual funds are QDI; and
- (iii) automatically determining the personal QDI for a selected time frame for each of the recipients using a QDI calculation engine which receives and processes the account transaction history data, the dividend distribution information, and the percentage of mutual fund dividend distributions that are QDI from the first and second databases, the account transaction history data being used to provide transaction data for a specific recipient and to determine whether holding period requirements are met for a specific recipient.

[c24] 24. The method of claim 23 wherein the first database and the second database are subparts of the same database.

[c25] 25. An automated computer-implemented apparatus for determining the personal qualified dividend income (QDI) of one or more investors for a selected time frame resulting from dividend distributions made to brokerage accounts of the investors that contain one or more stock holdings, the apparatus comprising:

- (a) a first database that stores account transaction history data of the investors for each of the stock holdings;
- (b) a second database that stores dividend distribution information for each of the stocks and information indicating what percentage of dividend distributions of each of the stocks are QDI; and
- (c) a QDI calculation engine which receives and processes the account transaction history data, the dividend distribution information, and the percentage of dividend distributions that are QDI from the first and second databases to automatically determine the personal QDI for a selected time frame for one or more of the investors, the account transaction history data being used to provide transaction data for a specific investor and to determine whether holding period requirements are met for a specific investor.

[c26] 26. The apparatus of claim 25 further comprising:

- (d) a user interface for allowing an investor to com-

municate via a communication medium with the QDI calculation engine to initiate a request for a personal QDI calculation to be performed for a selected time frame and for one or more selected brokerage accounts, wherein the QDI calculation engine automatically performs the determination of the personal QDI for the one or more selected brokerage accounts upon receiving a request from the user interface.

[c27] 27. The apparatus of claim 26 wherein the user interface is a web browser and the communication medium is the Internet.

[c28] 28. The apparatus of claim 25 further comprising:
(d) a third database that stores account type information for the brokerage accounts of the investors, wherein the QDI calculation engine receives the account type information from the third database and determines the personal QDI only for selected types of brokerage accounts.

[c29] 29. The apparatus of claim 25 wherein the dividend information includes dividend distribution frequency and dividend amount per share information.

[c30] 30. The apparatus of claim 25 wherein the selected time frame is a calendar year.

- [c31] 31. The apparatus of claim 25 wherein the QDI calculation engine uses a first in first out (FIFO) redemption methodology to make the holding period determination.
- [c32] 32. An automated computer-implemented method of determining the personal qualified dividend income (QDI) of one or more investors for a selected time frame resulting from dividend distributions made to brokerage accounts of the investors from one or more stock holdings, the method comprising:
- (a) providing a first database that stores account transaction history data of the investors for each of the stock holdings;
 - (b) providing a second database that stores dividend distribution information for each of the stocks and information indicating what percentage of dividend distributions of each of the stocks are QDI; and
 - (c) automatically determining the personal QDI for a selected time frame for one or more of the investors using a QDI calculation engine which receives and processes the account transaction history data, the dividend distribution information, and the percentage of dividend distributions that are QDI from the first and second databases, the account transaction history data being used to provide transaction data for a specific investor and to determine whether

holding period requirements are met for a specific investor.

- [c33] 33. The method of claim 32 further comprising:
(d) an investor communicating with the QDI calculation engine over a communication medium via a user interface to initiate a request for a personal QDI calculation to be performed for a selected time frame and for one or more selected brokerage accounts, wherein the QDI calculation engine automatically performs the determination of the personal QDI for the one or more selected brokerage accounts upon receiving a request from the user interface.
- [c34] 34. The method of claim 33 wherein the user interface is a web browser and the communication medium is the Internet.
- [c35] 35. The method of claim 32 further comprising:
(d) providing a third database that stores account type information for the brokerage accounts of the investors, wherein the QDI calculation engine receives the account type information from the third database and determines the personal QDI only for selected types of brokerage accounts.
- [c36] 36. The method of claim 32 wherein the dividend infor-

mation includes dividend distribution frequency and dividend amount per share information.

[c37] 37. The method of claim 32 wherein the selected time frame is a calendar year.

[c38] 38. The method of claim 32 wherein the QDI calculation engine uses a first in first out (FIFO) redemption methodology to make the holding period determination.

[c39] 39. A computer-implemented method of automatically providing personal qualified dividend income (QDI) information to an investor, the investor having one or more brokerage accounts that hold one or more stocks that declare dividend distributions, the method comprising:

- (a) an investor inputting via a user interface:

- (i) an indication of which brokerage accounts personal QDI information is desired, and

- (ii) a time frame for which the personal QDI information is desired;

- (b) providing a first database that stores account transaction history data of the investor for each of the stock holdings of the investor, and a second database that stores dividend distribution information for each of the stocks held by the investor and information indicating what percentage of dividend

distributions of each of the stocks held by the investor are QDI;

(c) automatically determining the personal QDI for the indicated accounts and time frame by using a QDI calculation engine which receives and processes the investor inputs, the account transaction history data, the dividend distribution information, and the percentage of dividend distributions that are QDI from the first and second databases, the account transaction history data being used to provide transaction data for an investor and to determine whether holding period requirements are met for a specific investor; and

(d) automatically creating personal QDI information for the investor from the determined personal QDI.

[c40] 40. The method of claim 39 wherein the inputted time frame is a previous year's income, and the personal QDI information includes for each brokerage account:

(i) total ordinary dividends from Form 1099-DIV for the previous year,

(ii) qualified dividends from Form 1099-DIV for the previous year, and

(iii) personal QDI amount for the previous year.

[c41] 41. The method of claim 39 wherein the inputted time frame is an inputted number of days for the current year,

and the personal QDI information includes for each brokerage account:

- (i) total ordinary dividends paid to date for the current year, and
- (ii) estimated personal QDI amount to date for the current year.

[c42] 42. The method of claim 39 further comprising:

- (e) providing a third database that stores account type information for the brokerage accounts of the investors, wherein the QDI calculation engine receives the account type information from the third database, the account type information being used to indicate on the user interface which brokerage accounts are eligible for personal QDI information.

[c43] 43. A computer-implemented method of automatically generating personal qualified dividend income (QDI) information to selected investors, each investor having one or more brokerage accounts that hold one or more stocks that declare dividend distributions, the method comprising:

- (a) automatically identifying investors who are recipients of a Form 1099-DIV for at least one brokerage account, the Form 1099-DIV including the QDI for each of the brokerage accounts that are eligible for QDI;

- (b) automatically performing a personal QDI calculation for each of the recipients;
- (c) automatically comparing the personal QDI and the QDI on the Form 1099-DIV; and
- (d) generating personal QDI information for only the investors that have personal QDI that is less than the QDI on the Form 1099-DIV.

[c44] 44. The method of claim 43 wherein step (b) is performed by:

- (i) providing a first database that stores account transaction history data of the investors for each of the stock holdings;
- (ii) providing a second database that stores dividend distribution information for each of the stocks and information indicating what percentage of dividend distributions of each of the stocks are QDI; and
- (iii) automatically determining the personal QDI for a selected time frame for each of the recipients using a QDI calculation engine which receives and processes the account transaction history data, the dividend distribution information, and the percentage of dividend distributions that are QDI from the first and second databases, the account transaction history data being used to provide transaction data for a specific recipient and to determine whether holding

period requirements are met for a specific recipient.